68.41
.20ng
eb. 1999

Montana State Library
3 0864 1006 0132 0

Montana State Fund

Guardian

FEBRUARY 1999

PROSPECTS INTO CUSTOMERS

PIC

Thanks to Linda Ward, who came up with the leads project slogan, "Prospects Into Customers" or PIC.

This important project is a combined effort between CSU and Marketing. Lynn Mogstad, Mona Tangen, Mark Karvelis, and Jim McCormick work together to make this ongoing project a success. And anyone who has a potential lead is encouraged to pass it on to Mark Karvelis or Jim McCormick.

The process begins with Lynn and Mona who make interview calls every week to ex-policyholders with premium over $5,000. During the interview they ask customers why they left State Fund and how they believe we could improve. They also educate prospects on the changes at the State Fund, in particular, that we are now able to offer dividends to deserving policyholders and we work with local insurance agents.

Lynn and Mona pass their research on to Jim and Mark who forward the potential lead on to an agent. Jim e-mails a policyholder summary sheet to the agent so they have as much background on the customer as possible.

PIC project progress is tracked by a summary sheet on each interview call, an update chart on a particular ex-policyholder, and a monthly spreadsheet of activity.

This project is a valuable tool for compiling customer feedback, making contact with ex-policyholders who may return to State Fund, and solidifying our relationship with the agents. For more information on the PIC project or to pass on a potential lead, contact Mark Karvelis or Jim McCormick.

GREAT CUSTOMER SERVICE

Comments from second quarter closed claim surveys:

"Gina Huot was wonderful to work with. She always called me right back and checked with us to make sure everything was going okay. She is a real asser to your business."

"You have greatly improved since my injury date in 1984. It's no longer a hassle to find anything out."

"My claim adjuster was wonderful. She should be commended on her customer service skills!"

"I was very satisfied with the service. Your staff went out of their way to be helpful."

TESTING AND TRAINING

PAALS and AMPS User Acceptance Testing continued through February and training is scheduled to begin March 1. The systems are scheduled to go live this spring.

Published monthly by and for the employees of the Montana State Fund.

PRESIDENT'S MESSAGE

The new year has started with a bang and already we find ourselves at the end of February. Congratulations and thanks to everyone who worked so hard to distribute our first dividend since 1982 to over 23,000 policyholders.

But even as we celebrate that success, we face new challenges and opportunities. This spring, we will launch PAALS/AMPS which will change the way we do many things at the State Fund and help prepare us for the 21st Century. This is our number one priority and I sincerely appreciate everyone's dedication and hard work to bring this system on-line.

There are many other high priority items to consider as well. The 1999 legislative session continues with several key bills up for consideration that could impact the State Fund and the way we do business. We are in the middle of our annual budget process and strategic business plan development, both of which will provide us with a crucial road map to follow during the upcoming fiscal year and beyond.

As we spend time with these special projects, we can't lose sight of the important day-to-day items that help ensure our continuing strong customer service focus, competitiveness and efficiency. Currently, staff are working on ratemaking and policy renewals which are at the heart of our business. Considering our most important resource – our staff – we are concluding our mid-term PPRP process and are underway in collective bargaining agreement negotiations. State Fund's Employee Action Committee is also hard at work on issues raised during our recent all employee opinion survey.

As we work to succeed in all these areas, let's stay focused on the real purpose for our success – our customers.

EMPLOYEE OF THE MONTH

Congratulations to **Jay Phillips**, Policy Services Supervisor and the January Employee of the Month.

Jay recently compiled and organized policy data on two policies—Americana Expressways and Professional Drivers—for a criminal court trial. Jay put forth a monumental effort to review several volumes of files in order to document events on the Americana Expressways account. She prepared the information for Elizabeth Horseman at the Department of Justice, as well as for witnesses, Bob Robinson and John King. Jay and Darcy Johnson also balanced the account to the penny (over one million dollars) using microfiche data.

Jay worked on this project over a holiday and postponed her vacation in order to have the information ready for the trial date. A co-worker adds, "Jay did all of this work willingly and very professionally."

Thanks, Jay for all your effort on this huge project!

KUDOS KOLUMN

A policyholder recently complimented **Rosemarie Roseland** on her customer service. He said she is always pleasant and takes care of all his questions.

Charlie with VIP Services called to thank State Fund for his dividend and said we are doing a great job!

Patricia Swan-Smith, District Administrator of the Seeley Lake Rural Fire Department, recently worked with **Mary Simpson** to add volunteers on her policy. She commented that Mary, and everyone else she worked with, was friendly and helpful.

Lavonne Garber recently helped a provider with a payment who remarked on how much she enjoyed calling the State Fund. She added, "I'm just amazed at how nice, helpful, and cheerful the people are at the State Fund."

Sandy Adams would like to thank **Linda Harmon** for her great customer service. Sandy says, "She's always prompt on my claims so I get my work done quicker. Whenever I have a question, she takes the time to explain the answer. I appreciate her assistance and expertise."

Jeanine Robertson of Randy's Auto Repair thanked **Vicki Shapiro** for her help on the reinstatement of their policy. She added that difficulties within her business resulted in the cancellation and Vicki straightened everything out. Jeanine was very relieved to have Vicki's help.

Does someone you know deserve a KUDO? E-mail the message to Shannon Copps for publication in the Guardian.

THE FUTURE LOOKS BRIGHT

By Morgan Hahn

In January the Vice Presidents and their department supervisors completed a "training needs survey" for the coming fiscal year. The Human Resources Unit provided a list of possible trainings and asked them to respond as to whether they should be provided to our employees; and if so, how many employees might attend. Feedback was requested on the advantages or disadvantages of video training, as well as other training needs not listed in the survey the supervisors felt would benefit their employees and the State Fund.

The surveys have been returned to the Human Resources Unit and we are now developing our training budget for the coming year. We have lots of great ideas on new trainings, as well as bringing back some of the more popular classes. If you have any comments or questions, please contact Morgan Hahn, Human Resource Program Coordinator at ex. 6520.

Stay tuned, our Training Guide will be published at the beginning of Fiscal Year 2000!

THANKS FOR THE TEAMWORK

By Karen Wegner

Good teamwork begins internally in any business. The Customer Service Unit would like to say "Thank You" to the Claim and Underwriting Departments for their teamwork while working with an assigned representative from the Customer Service Unit.

The Customer Service Unit provides support for all areas of the State Fund. All incoming calls not routed by pressing one and the extension go through the Customer Service Unit. From July 1998 through January 1999, the Customer Service Unit received an average of 11,897 incoming calls per month. The Customer Service Unit answered 8,603 calls, and transferred 3,294 calls. The communication, coordination, and cooperation of our State Fund co-workers allows us to answer these calls.

*Customer Service and Claims working together to share information!

AA Unit	Karen Lindsay
AB Unit	Mary Lynn Ramsey
AC Unit	Enid Kalaher
BA Unit	Lynn Mogstad
BB Unit	Karen Beddow
BC Unit	Judy Russell

*Customer Service and Underwriting working together to share information!

Judy Russell and Kim Erickson are the CSU representatives.

These representatives attend unit meetings in order to share information on policy or procedure changes. They do a roll call of Claims or Underwriting staff each morning to ensure we provide the best possible customer service to our external customers.

The more we understand the roles our co-workers play at State Fund, the easier it is to be part of a great team.

TRAINING CALENDAR

Beginning Word—March 3, 4, 5; 9-12

Effective Disciplinary Action—March 18; 1-4:30 and March 19; 8:30-12

Communication—March 31; 9-10:30

Getting to Know Claim, part 2—April 1; 9-10

Essentials of Management—April 1, 6, 14, 21, 22, 27, 28; 8:30-4:30

Team Building—April 8; 9-10:30

HUMAN RESOURCES

Personnel changes as of February 26, 1999

New Hires

Justin Jones (MIS)
Wendy Waterman (Legal)

Departures

Bill Christiansen (UW)
Holly Green (Claim)
Ray Williams (Legal)
Denise Williams (Legal)
Mike Glass (UW)
Tiffany David (Claim)
Tracy Johnston (HR & Comm)

NEW EMPLOYEES

William (Bill) Courtney has joined State Fund as Vice President of Underwriting. Bill brings over twenty years of professional and managerial experience in the insurance industry to the State Fund.

Bill was recently Vice President of the Southern California Division at Argonaut Insurance. He also served as Vice President of Argonaut's Hawaii/ Pacific Division. Prior to joining Argonaut, he held several positions with Oregon's State Fund (SAIF) including Corporate Marketing Manager, Field Services Manager, Senior Account Representative, and Assistant Division Manager. Bill brings strong leadership skills, as well as extensive expertise in underwriting, marketing, loss control, and premium audit to the State Fund. His experience is complemented by educational accomplishments including a bachelors degree and the professional designations of ARM (Associate in Risk Management) and CIC (Certified Insurance Counselor).

Editor: Chuck Christiansen
Managing Editor: Shannon Copps
Employee Reporters:
Kathy Rowsey Karen Wegner
Jay Phillips

Please call 444-6502 with comments or suggested articles.

This issue of the *Guardian* was printed and copied by Publications and Graphics, Department of Administration, Helena, MT. Printing and copying costs are available by writing State Fund, P.O. Box 4759, Helena, MT 59604-4759.

All rights reserved; reproduction is prohibited without permission.

LISTENING QUIZ

Are you a good listener? Listening skills can make or break the relationship you have with a customer. Take the following quiz to determine your listening IQ.

1. Are you constantly aware of the importance of listening effectively?
Yes No

2. Do you encourage customers to speak their minds? Yes No

3. Do you try your best to listen "between the lines," concentrating not only on what is said but what is meant?
Yes No

4. Do you devote an important part of your listening effort to determining customers' needs? Yes No

5. Do you always listen without preconceived notions to what the other person has to say? Yes No

6. Are you quick to ask questions whenever clarification is needed?
Yes No

7. Do you attempt to break down complicated issues into simpler form?
Yes No

8. Do you judge the value of a customer's complaint only after you've heard it out thoroughly?
Yes No

9. Do you usually anticipate questions and problems a customer may be about to express? Yes No

10. Do you avoid doodling or being otherwise preoccupied while the customer is talking? Yes No

Score yourself: Eight to ten yes answers indicates you are a good listener and customers are at ease asking questions and expressing concerns. Five to seven is average, and a lower score means you need to pay closer attention while listening to customers and to build your skills.

CUSTOMER COMMENTS

CSU received many compliments while talking with providers on how to improve service. Here are few of those comments.

"We are very pleased with the service provided by the staff at State Fund. They are always willing to go the extra mile to see our needs are met."—Orthopedic Associates of Bozeman

"State Fund has made an honest effort to take care of all concerns and questions."—Bozeman Deaconess Hospital

"We're very comfortable with calling and obtaining information from State Fund. Adjusters care about providers and it shows."—Helena Orthopedic Clinic

"Just the fact that a call was made to check on service proves State Fund cares about all of their customers. We're very pleased with the changes made at State Fund."—Western Montana Medical

"State Fund is number one in providing quality customer service. Thanks for all your help!"—Benefits Convenience Care Center

"State Fund is easy to work with and provides prompt responses. State Fund is the only carrier we work with that consistently meets our requests."
—River's Edge Physical Therapy

"I always reach a professional and courteous person when calling the State Fund. CSU is very good with follow-up."—Matz Family Chiropractic Center

The majority of providers felt the effort put forth by State Fund employees shows and is growing every day. Great job!